IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application)	PATENT APPLICATION	
Inventor(s):	Mark Bunger et al.))		
Appl. No.:	09/822,961))	Art Unit:	3627
Filed:	March 30, 2001)))		
REA FAC	ETHOD, SYSTEM, AND COMPUTER ADABLE MEDIUM FOR CILITATING A TRANSACTION WEEN A CUSTOMER, A)))	Examiner:	Haider, Fawaad
ME]	RCHANT AND AN ASSOCIATE)	Customer N	o.: 28554

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. §1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This RESPONSE is in reply to the outstanding Office Action in the above-identified patent application.

AMENDMENTS to the CLAIMS begin on Page 2 of this RESPONSE.

REMARKS begin on Page 7 of this RESPONSE.

Attorney Docket No.: SFTC-01004US0 sftc/1004/1004-response-007